

October 27, 2004

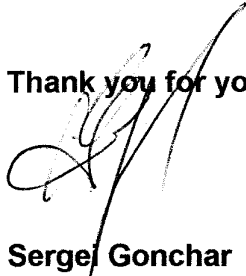
**Northern Trust Bank
2398 East Camelback Road
Suite 400
Phoenix, AZ 85016**

RE: SERGEI GONCHAR - LOC

TO: Northern Trust:

Please allow Philip A. Kenner to access this outstanding LOC for direct deposit into the Little Isle IV account at Northern Trust Bank. He is authorized to sign for the release of funds related to my LOC.

Thank you for your assistance in this matter.

A handwritten signature in black ink, appearing to be 'S. Gonchar', written over a horizontal line.

Sergei Gonchar

NAAZ012177